EXHIBIT 4

SUMMARY OF TIME

Matter Description	Total Billed Hours	Total Compensation
Project Code 300: Expert Report	130.8	\$52,320.00
Project Code 301: Loan Files	112.5	\$45,000.00
Project Code 302: Survey	46.8	\$18,720.00
Project Code 303: Deposition	26.5	\$10,600.00
Project Code 304: Travel (Billed at 50%)	16.5	\$6,600.00
Project Code 305: Telephonic Conference Calls	13.0	\$5,200.00
Total Fees Incurred	346.1	\$138,440.00
Less 50% Reduction for Non-Working Travel		\$3,300.00
TOTAL		\$135,140.00